

# Consumer Online Banking

*User Guide*



Member  
**FDIC**

## Consumer Online Banking User Guide

The Home page is a helpful dashboard that helps you complete everyday money management tasks quickly and easily without ever leaving the page. You can perform your most common daily tasks without ever leaving the page.

You can easily:

- See balance totals for a specific account type
- Take a quick peek at your most recent transactions
- Make a one-time transfer between your accounts
- Schedule a one-time bill payment
- And much more...

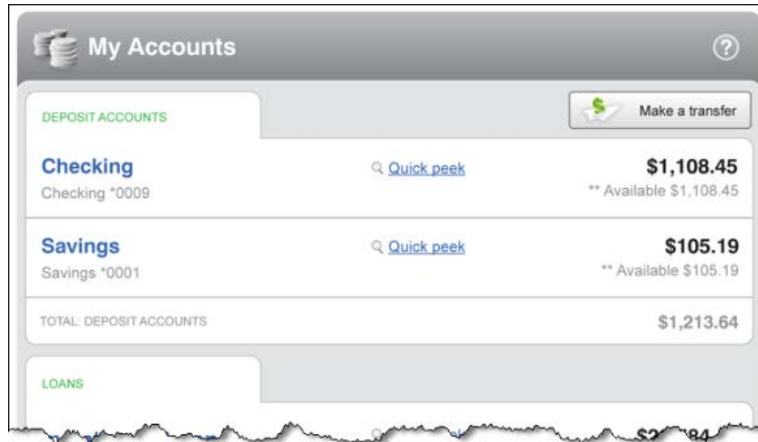
## Consumer Home Page

The screenshot displays the Union First Market Bank online banking interface. At the top left is the bank's logo, and at the top right is a 'Welcome' message with links for 'Secure Chat', 'Secure Email', 'Co-Browse', and 'Forms'. A green navigation bar contains buttons for 'Account Access', 'Bill Payment', 'My TurboTax', 'Online Statements', 'Products & Services', and 'User Options'. Below this is a secondary navigation bar with links for 'Home', 'Account Summary', 'Account Transfer', 'Export', 'Notifications', 'Scheduled Transfers', 'Stop Payment', and 'FinanceWorks'. The main content area is divided into several sections:

- My Accounts:** A summary of deposit and investment accounts. It includes a 'Make a transfer' button and lists: Checking (\$1,108.45), Savings (\$105.19), Installment Loan (\$22,584.48), Home Equity Line (\$25,682.93), and CD (\$10,254.95). Total deposit accounts are \$1,213.64 and total loans are \$48,267.41.
- Make a Payment:** A form to schedule a payment. It shows a payment to 'Verizon Wireless' for \$90.00, scheduled to be sent on 03/21/12 and delivered by 03/23/12. It also shows a previous payment of \$73.24 on 03/14/12 and a 'Schedule payment' button.
- View My Spending:** A section with a pie chart and a table showing spending by category for the last 30 days. The categories and their values are: Groceries (\$744, 35%), Clothing (\$295, 14%), Entertainment (\$221, 10%), Charity/Dona... (\$200, 9%), Health & Fitn... (\$166, 8%), and Dining (\$137, 6%).

## My Accounts

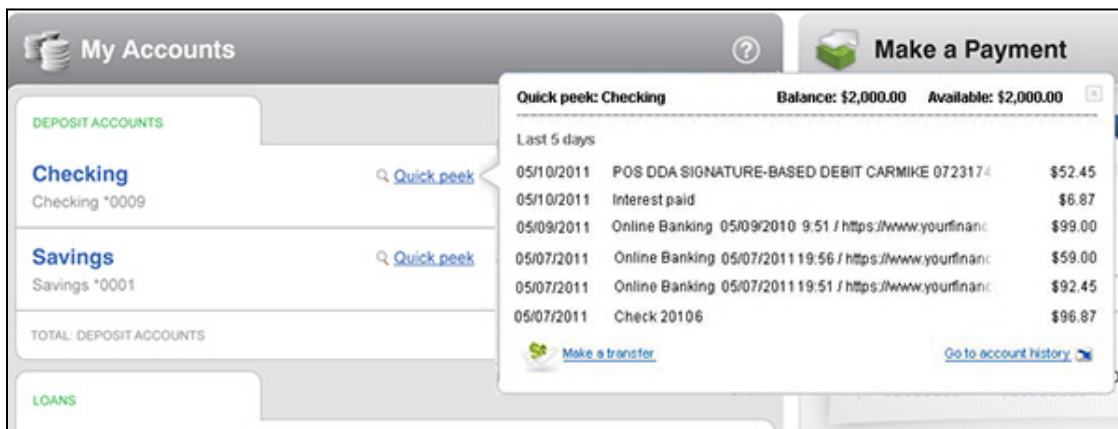
View your accounts and perform easy tasks without ever leaving the page. Functions include Quick Peek, Make a Transfer, and FAQs.



Subtotals by account type

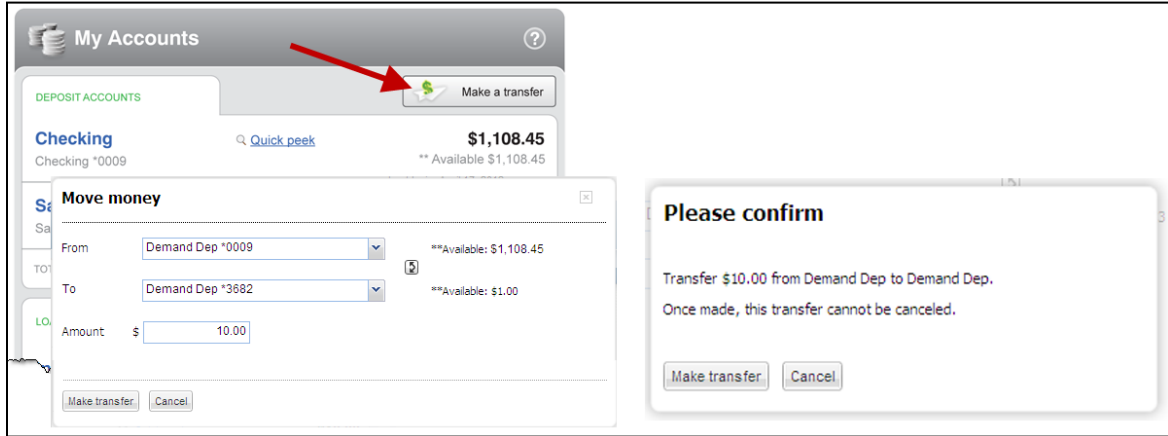
### Quick Peek

Click on the "Quick Peek" link to reveal your transactions from the last 5 days. This is a quick and easy way to view your recent transactions without leaving the Home page.



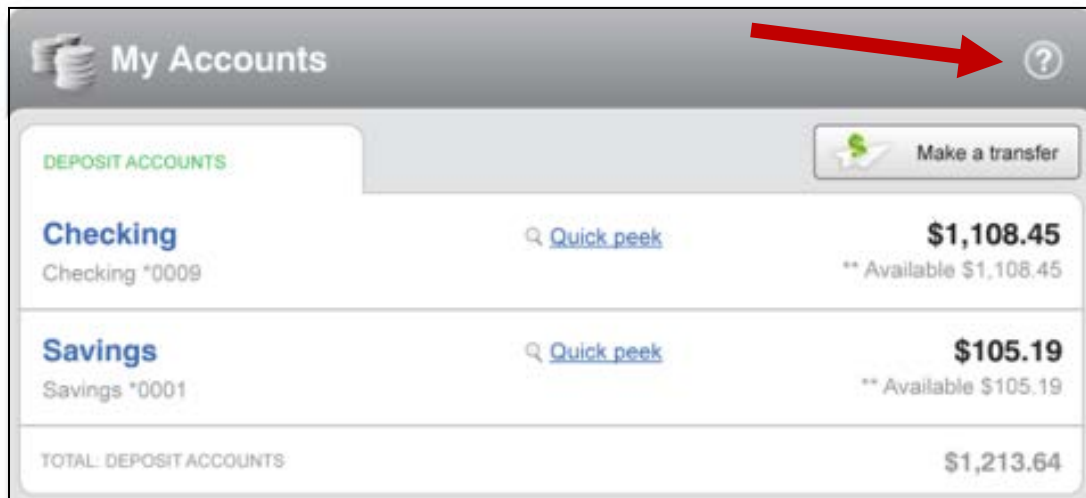
### Make a transfer

Click “Make a transfer” to make a one (1) time transfer between accounts. This is a great way to check your balances and transfer funds quickly without leaving the Home page.



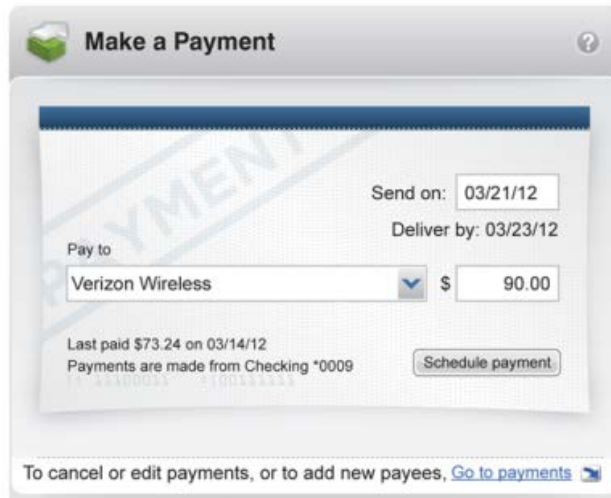
### Questions

Click the “?” icon and get answers to common FAQs. Learn more and get answers to frequently asked questions here.



## Make a Payment

If you are already using Bill Payment, you can schedule a one-time payment from the homepage for your **existing payees** here. Select your payee from the drop-down field, then select the send on date and enter the amount. Click the **Schedule payment** button to schedule your payment. Scheduled payments that haven't yet been paid are also displayed here.



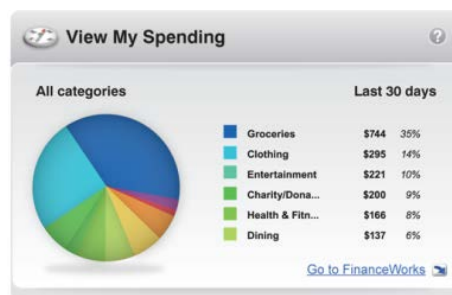
The screenshot shows a 'Make a Payment' window with the following details:

- Send on: 03/21/12
- Deliver by: 03/23/12
- Pay to: Verizon Wireless
- Amount: \$ 90.00
- Last paid \$73.24 on 03/14/12
- Payments are made from Checking \*0009
- A 'Schedule payment' button is visible.
- At the bottom, there is a link: 'To cancel or edit payments, or to add new payees, [Go to payments](#)'

**Not paying bills online yet?** Discover the simplicity of paying your bills with the click of a mouse! Just click the **Go to payments** link below the message to get started and enroll for free!

## View My Spending

If you are a Finance Works user, the pie chart shows all of your spending trends with a summary of your transactions for the past 30 days, categorized and broken out as totals and percentages. You can click on a section of the pie to see a complete list of transactions for the selected category.



**Not watching your budget online?** Click the link to discover how easy it is to keep track of your spending and create a budget with your financial data here at Union, as well as any accounts you may have at over 18,000 financial institutions!

## Account History

Our enhanced Account History page makes it easier to review your finances at a glance. Click on an account from the Home page to take you to the Account History page.



Account History page displayed below

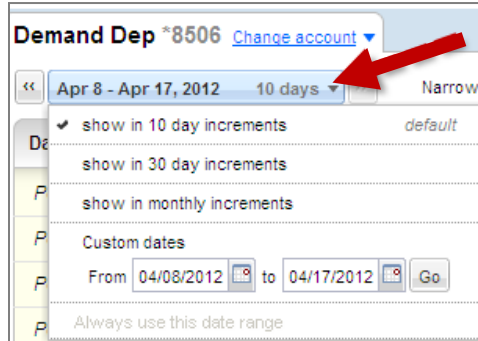
The screenshot displays the 'Account History' page for a 'Demand Dep \*3682' account. The page includes a search filter for the date range 'Apr 7 - Apr 16, 2012' and a search criteria field. A table lists transactions with columns for Date, Description, Deposit, Withdrawal, and Balance. To the right, account details are shown, including the current balance of \$2,372.66 and available balance of \$1,543.26. A 'Hide account details' link is also present.

Date	Description	Deposit	Withdrawal	Balance
Pending	INTERNET TRANSFER TO: 851258512		\$800.00	\$1,543.26
Pending	PETSMART INC 444 FREDERICKSBURGVAUS / Tran Date/Time: 04/15/2012 11:31:17		\$29.40	\$2,343.26
04/11/2012	POS PURCHASE Non-PIN / TARGET 00021386 FREDERICKSBUR VA		\$21.34	\$2,372.66
04/09/2012	INTERNET TRANSFER TO: 168888686		\$200.00	\$2,394.00
04/09/2012	VERIZONPaymentREC / JAMES SMITH		\$133.60	\$2,694.00
04/09/2012	Check #882: CHECK		\$682.42	\$2,727.60
04/09/2012	DEPOSIT	\$300.00		\$3,410.02
04/09/2012	POS PURCHASE Non-PIN / WAWA 663 00006635 FREDRICKBURG VA		\$58.22	\$3,110.02
04/09/2012	POS PURCHASE Non-PIN / TARGET 00021386 FREDERICKSBUR VA		\$29.38	\$3,186.08

## Consumer Online Banking Transformation

### ≡ Date Range Display

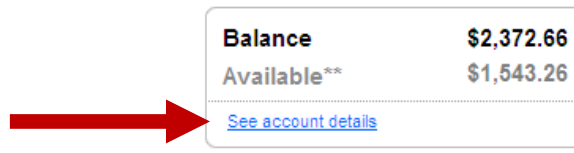
From the drop-down box, select a default time range to display account history in 10 day, 30 day, or monthly increments.



### ≡ Current and Available Balances

On the right of the Account History page, the current balance is shown in black, and includes transactions that have posted to the account. The available balance is shown in gray, and includes transactions that have posted to the account, **and pending transactions.**

Quickly see how much you have left to spend



### ≡ Account Details

Click **See account details** link in the balance box to show additional information. This will display the account type, account number, and interest rate if applicable.

Find your full account number with ease!

<b>Balance</b>	<b>\$2,372.66</b>
<b>Available**</b>	<b>\$1,543.26</b>
Type	Checking
Number	7400223682
ACH Account	7400223682
Interest rate	0.050%
YTD interest	\$0.31
2011 interest	\$1.27
<a href="#">Hide account details</a>	

## Consumer Online Banking Transformation

### Color Coded Transactions

Pending Transactions are highlighted in yellow. Credit transactions are posted with **green** dollar amounts. Check images are hyperlinked in [blue](#).

Easily spot your paycheck and pending transactions at a glance.

Date ▾	Description	Deposit	Withdrawal	Balance
Pending	PETSMART INC 444 FREDE	1:17	\$29.40	\$2,343.26
04/11/2012	POS PURCHASE Non-PIN /		\$21.34	\$2,372.66
04/09/2012	INTERNET TRANSFER TO:		\$200.00	\$2,394.00
04/09/2012	VERIZON/PaymentREC / JAM		\$133.60	\$2,594.00
04/09/2012	<a href="#">Check #682</a> : CHECK		\$682.42	\$2,727.60
04/09/2012	DEPOSIT	\$300.00		\$3,410.02

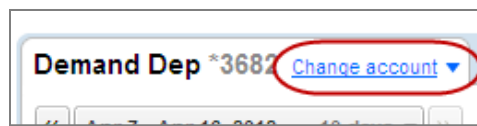
### Narrowed Search Function

This provides a quick "live" search to locate transactions within Account History.

Narrow by items containing

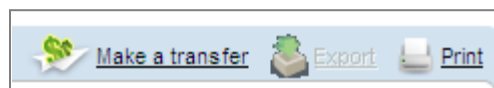
### Change Account

This allows the ability to select another account to view from the Account History page.



### Additional Links

Links for transfer, export, and print conveniently located at the top of the Account History page provides quicker access to these commonly used functions.



If you have any additional questions call our Customer # 1-800-872-8727 or visit our website at [www.bankofamerica.com](#)